

Certificate Number: 00301-PAE-DE-030032197

Bankruptcy Case Number: 17-13600



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 16, 2017, at 7:09 o'clock PM EDT, JUDITH A SJOSTROM completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 16, 2017 By: /s/Iris Serrano

Name: Iris Serrano

Title: Certified Bankruptcy Counselor